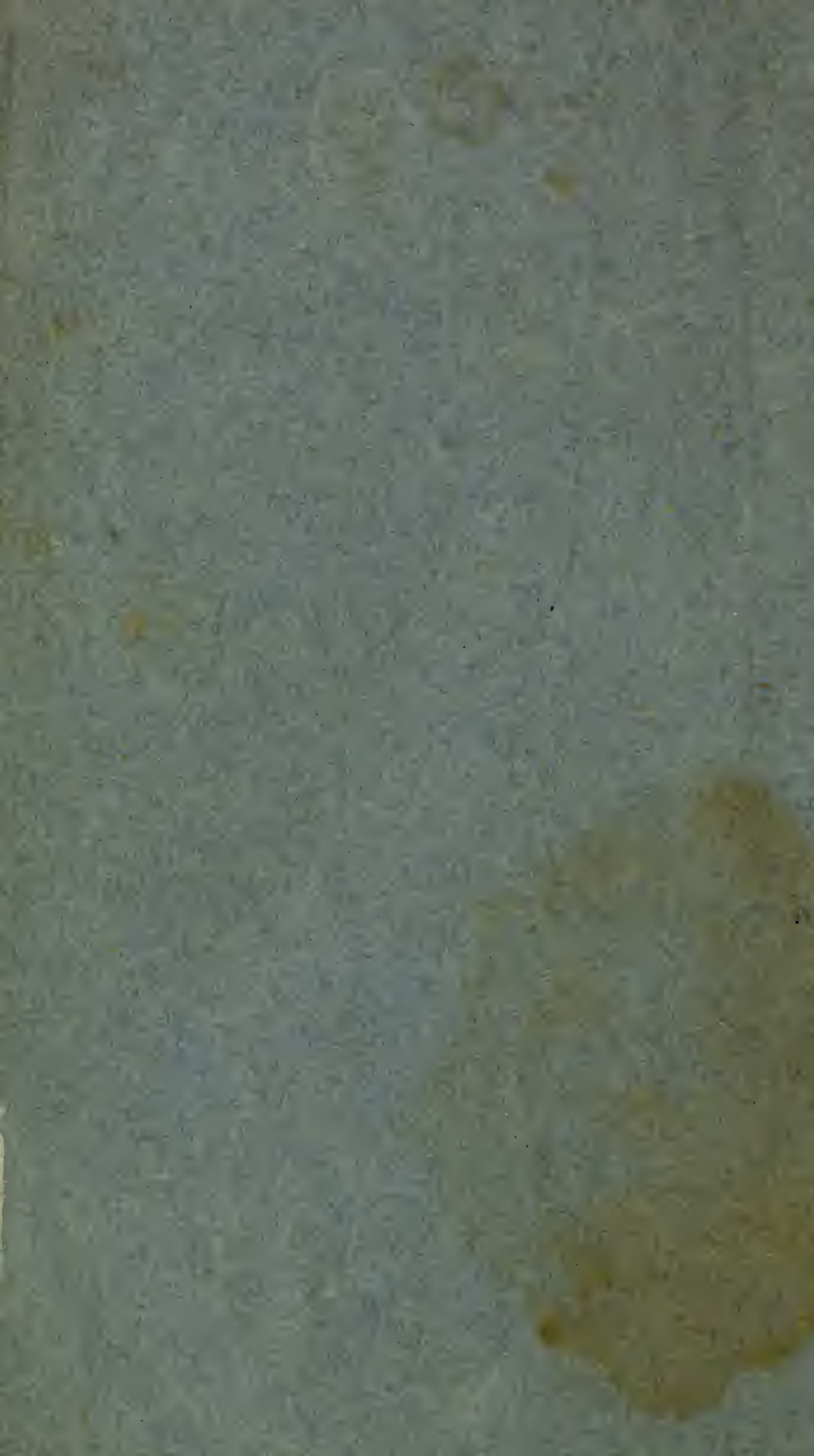


For the year 1821

For the year 1821



91021
FORGERY DEFEATED;

OR

A NEW PLAN

FOR

INVALIDATING AND DETECTING

ALL ATTEMPTS OF THE KIND;

**For which a patent has been obtained from the
United States,**

BY

JAMES PH. PUGLIA,

Citizen thereof; Professor of Foreign Languages, in this City; and Author
of several *Political, Literary and Moral* Works, enumerated in the

ADVERTISEMENT,

at the end of this Edition.

DIV. THOM. de modo acquir. scient.

Non respicias a quo audias, sed quidquid boni dicatur memoriæ commenda,

PHILADELPHIA.



J. F. HURTEL, Printer, N. W. Corner of Dock and Second streets.

1822.

☞ Copy-right secured, according to Law.

Notice

Although the present method embraces all kinds of public and private transferable documents, in the way of credit, payment, exchange or trade ; it is proposed, for argument's sake and general understanding, to confine its demonstrations solely to *Bank-notes*, as the currency most interesting and familiar to the community.

THE AUTHOR.

FORGERY DEFEATED,

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THE custom introduced and uniformly sanctioned by public opinion in this Country, of carrying on its local intercourse through the circulating medium of paper money, profusely decorated with studied engravings, may naturally lead many capitalists and interested artists in particular, to imagine the impossibility of contriving another method more efficacious against Forgery, and better calculated to promote the safety of trade; but experience checks presumption and points out to the skeptick, that human expedients constantly admit of improvements, though they may never reach the point of perfection.

§ 2. The object of this essay is to develop the superior obstacles, which this new system throws in the way of counterfeiters, thereby establishing the impracticability of their imposing on the public credulity and bonafide with equal success to that, which they frequently enjoy through the method actually pursued by monied institutions: and in endeavoring to do so, I trust, that although my proposals are visibly unsupported by practice and facts, plain arguments and demonstrations, founded on what I take to be sound theoretical principles, will not fail to convince the reflecting reader of its strong claim to a fair experiment, and in all probability future experience will test its salutary effect and general utility.

3. It will not cause any surprise, at least to me, if in the opinion of some speculators, the invention of this method, should, on account of its simplicity, be doomed to total indifference or slight. The envious Spanish Ministry shewed the same disregard at Co-

lombus's discovery, as soon as the existence of the transmarine continent admitted of no doubt. Quite unambitious in this respect, I am far from assimilating this novelty to that memorable entreprize of human boldness and foresight ; but I may be allowed to state with conscious certitude, that during upwards of thirty two years residence in this Continent, no such method has been to my knowledge hinted or practised therein, nor in England or other commercial nations of Europe ; and consequently, whether conceived by the great Newton or the humble son of my father, no body can justly dispute its original character. Prejudice, the rusty son of Time, is commonly the stern opposer of all innovations and improvements, as well as the occasional harbinger of loquacity, satire and calumny to the philanthropist. Aware of this innate foible of human constitution, I am calmly disposed to put up with the shower, till the weather clears up and the rumbling thunder dies away.

4. To come at once to the point, I now submit to public consideration the concise tenor of the plan actually proposed.

I All kinds of engraved, stamped or printed forms, vignettes, borders &c. are totally dispensed with in the new Note.

II Its materials consist of paper or parchment, prepared or dyed in a dark glossy colour.

III The ink used on the occasion, is to be of a strong exsiccative hue.

IV. The pages or sheets, devoted to the purpose, are to be bound into a book, and the Notes cut off at their respective margin, written in large current letters, with the top line, by a clerk.

V. The President will write, in his own current hand, the title or the first part of the note ; and the Cashier do the same with the remainder, both officers signing their names at the usual places.

VI, The person in whose favor it is issued, will immediately endorse it, and his signature closely followed by those of some Directors. (*a*) most generally known.

(*a*) The value of the note will determine the number of these, as timely observed in the sequel.

VII. The note so completed is then ushered into circulation, and it is earnestly recommended, for the reason and with the exceptions hereafter noticed, that temporary possessors may corroborate the transfer with their signatures.

5. Agreeably to the foregoing requisites, the following is the sketch of the new Note, ready to be separated from its original in a straight or curved line through the margin.

No.	U-S-T-A-T-E-S.	NO. 1, TWENTY DOLLARS. \$ 20.	
\$ 20.		The President, Directors and Company of the bank of the United States, promise to pay	
A. B.		to <i>A. B.</i> or order, on demand, <i>Twenty Dollars.</i>	A. B. H. K. M.
		June 1822.	A. G. I. L.
June 1822.		C. D. Cashier	E. F. President.

From this open view of the plan, I proceed to those explanatory remarks, the aggregate of which will, it is believed, finally frame a satisfactory demonstration.

6. Human ingenuity may imitate, with some degree of success, the works of nature, but never so as to prevent the counterfeit being perceived on the slightest inspection. For instance, flower manufacturers can compose a nosegay which, at a distance, may often extort the belief of its genuineness, but at the approach of the spectator, the fiction is promptly discovered. However nice and industrious be the artist, it is out of his power to impart to his wire and coloured silk or paper the springiness of the natural stem, the capillation of the leaves and the variegated glossy tecture of the pink or lilly. (b) It is impossible

(b) It is generally known that the Italian nuns are very proficient in manufacturing this kind of fashionable ornament. An open full blown rose, from one of those convents, was exhibited at a winter's ball, which excited the whole attention of the company, on account of its extraordinary resemblance to the natural flower, in point of freshness, elasticity, and softness of its leaves. Had further precision and skill been able to mark on them those minute fibres and ramifications with which nature embellishes that delicate flower, in all probability the counterfeit, through an artificial fragrancy, would have long escaped detection; as the keenest inspectors could not, for a considerable time, find out the nature of its substance. At last it was discovered, that the leaves of that puzzling rose consisted of the interior film of eggs. I recollect having heard this occurrence several years ago from an English sage and naturalist who passed a carnival in Italy.

for art to identify nature, though it may represent it; because the productions of the latter spring from means, which the genius and sagacity of man cannot know or conceive, much less command and employ. From this fact, the most we may suppose to be in the power of art to do, is that of identifying itself, or in other words, that what an artist can perform, another may do it as well or even better. So far it may extend and no further. Experience shews this to be the case, particularly in the art of engraving by the exact, and I might almost say, infallible method therein pursued for copying originals. By marking with a lead pencil its principal traits, and laying the same over the copper plate already prepared with a thin coat of melted wax, the leading features are ascertained, and the workman is thereby enabled to undertake and finish it, with equal or greater nicety, in proportion to his sight, taste, abilities and attention. It is of course not to be wondered at, if we behold engraved copies apparently so similar to originals, as often to impose on the best connoisseurs, while the same success cannot be calculated upon in the art of painting, because the blending of colours solely depending on the penetration and genius of the painter, requires abilities superior to, and uncontrolled by mechanical rules or precision. Such are the proportions, shades and lights drawn from a liberal pencil, as not to be equalled but by the exclusive ideas, sight, pulse and hand of the author. None but Titian, Guido, Raphael and other historical painters, could satisfactorily copy their own originals, as those who attempted the task, made no other improvement by their efforts, than that of being finally convinced of their own insufficiency.

7. By applying the foregoing remarks to our subject, we cannot avoid taking the broad hint, that it is easier to forge a copper plate than a plain writing, and upon this ground, I pronounce all kinds of engravings on paper intended for currency to be useless, because the substitute hereby proposed is far more efficient, as will be gradually proved. That engraving is very expensive, nobody can doubt; of course the method by which this waste of money is saved, cannot but become beneficial from its evident economy. But what has been unnoticed till now,

and which is not less true on that account, is the real injury which it causes to the faithful and regular intercourse of commercial society, in as much as by its elaborate appearance, the people are lulled into a dormant supposition, that it is inimitable, while in reality it is far from being so; hence the forger, taking advantage of this unknown facility, places in the falsification of a pompous engraving his main dependance for public imposition.

8. To establish the correctness of this last assertion, I do appeal to the numberless cautions frequently published against the circulation of spurious bills, and relying on the recollection of the community, I venture to aver that for every hundred notes, detected by the clumsy imitation of signatures, not ten were found deficient in forging the engraved part. This remarkable difference can excite no wonder when we consider, that the forger calculates his principal success from the neat falsification of what is more apt to dazzle the sight, and extort the acquiescence of the unwary; and as nothing can more contribute to it than the engraved formula of the note, it is chiefly this that his best abilities are devoted to.

9. People unacquainted with the nature of a performance, are naturally led to form an exalted idea of it, particularly if it displays uncommon ingenuity. They are apt to think that what they are unable to do, the same will be the case with others; hence they take it for granted, that the note offered in payment, can not be issued but by the Bank. This being generally the idea entertained by the ignorant, the cause and encouragement of spurious paper is evidently traced to the prejudice, thus deeply rooted in the uncautious portion of the community; and so far it proves its mischievous tendency, thereby confirming my former declaration, that it is totally useless, and consequently can be safely dispensed with.

10. Some what doubtful of success in regard to ascertain the annual amount paid by Banks to engravers, no curiosity ever led me to make the inquiry; the variety however of their notes, and the frequent renewal of plates worn out by printing, visibly announce their heavy expences on that account, which fully sup-

plies the exact information wanted by my subject : on the other hand, it is certain that the additional writing required on this plan from the chief officers, as well as the various signatures of Directors, will impose on those gentlemen an extra performance which seems equitably entitled to an adequate compensation ; this fact, therefore, apparently suggests the importance of duly considering the question ; whether the additional trouble so required can be fully compensated by the saving of the amount paid the engravers ? or in other words, whether it is more consistent with economy, independence and security to undergo the task alluded to, or be exempted therefrom at that expence ? As none can pass a more accurate decision on this point than those who are thoroughly acquainted with and manage those concerns, the whole remain submitted to their penetration and judgment, while I beg leave to observe that, how great we may allow to be the improvements already made by engravers in that mechanical branch of their profession, they are apt to appear in the opinion of a man of taste, like a performance as short-lived in point of excellence and credit, as transient and slippery are the wages gained thereby. Fully persuaded that the eminent talents possessed by our artists, might be devoted with remarkable success to splendid and instructive works, creditable to the age and admirable by posterity, it is in my opinion to be regretted, that they should be so far encouraged as to waste their time and exertions in apparent obscurity. I am not far from anticipating the censure of some such artists, who may resent the injury thus offered to their industrious avocation, but I do not expect it from those whose burine can attain the highest rank of merit and applause. Gentlemen of abilities and liberal principles will, I hope, view my sentiments in a different light, as no partial hostility can in any manner be inferred from them.

11. From the contents of the preceding paragraphs, 7, 8, & 9, it is evident that, by the entire exclusion of engraved works, the most powerful undermining class of forgers is radically thrown *hors de combat* ; and by such important advantage, secured to society by these proposals, no exaggeration will be argued from the main title of this essay.

12. The requisite of issuing notes on coloured paper or parchment, is established in this plan for the express purpose of suppressing the transparency thereof. It is well known, that by placing a common white paper over any writing, and holding both pages to the light, the forms of the letters become quite visible for imitation. Though there is not much danger of said writing being successfully counterfeited in this manner, still as it might prove favourable to a skilful penman, it is prudent to frustrate this kind of resource by the proposed expedient. I have found that a paper coloured only on one side, is not sufficient to conceal the writing, hence the necessity of having it thoroughly dyed or manufactured. Upon examining the variety of colours, none seems better calculated to answer the purpose than blue indigo. Its hue ought to be neither too deep to oppress the appearance of the writing, nor too light to render the ink too prevalent. It will also greatly promote the object in contemplation by preferring a paper of a more consistent texture than that usually appropriated by the banks. The thickness of a common letter paper, impregnated with less size, to impart to it a proper softness and pliability, is all that may be required. I have also suggested the use of parchment, to render this circulating medium more durable. It may be manufactured even thinner than paper, and do the same effect by being dyed; but for reasons known by monied institutions, this substitute might perhaps be judged not important or even desirable. Objections, I presume, might be awakened against the recommended consistency of the paper and the adoption of parchment, by alledging the inconvenience of its transmission to other parts, on account of a heavier rate of postage, or greater danger of plunder by rapacious conveyers of the mail, under the apprehension that the bulky show of remittances, would increase their temptation. In regard to the first, I beg leave to observe, that if any overcharge of postage might be incurred, it would fall on a remittance of a multiplicity of bank notes at once (c), which I believe is not often the case, as drafts

(c) By admitting, let us suppose, that six or more new notes may be heavier than an equal number of those in actual circulation, the excess of the charge

to any amount can be easily procured and substituted at far less expense ; it appears, therefore, that this sort of reflection on a note or two, is too trifling not to border upon insignificance ; and as to the latter, I shall briefly reply that it is the province of the law to coerce the honesty of mail carriers and agents, because the large or small bulk of letters will not deter them from breaking their seals or otherwise stealing their contents, if impunity prompts them to it. At any rate, I reason only on the best method of frustrating forgeries, and not of preventing robbers from doing mischief.

13. Experience shewing that lime juice will totally efface any writing with common ink, even of the blackest hue (d), it follows, that if the new notes were to be issued on the usual paper, alterations might be occasionally made to enhance the value thereof ; but careful experiments secure this plan from any attempt of the kind, on account of the unavoidable change that the above application would cause on the original colour of the paper ; this method, therefore, can so far evidently boast an exclu-

will be felt only when several of them subject the letter to be weighed, and be paid for according to the rate prescribed by law, and even in such a case, it is believed, that the surplus could not be considered of a serious nature.

(d) Several years ago, while serving the public under the commission of *Health Officer* of the city, port and county of Philadelphia, I happened to receive, among several payments of legal fees from a crowded attendance of captains of vessels just arrived, a counterfeit note of ten dollars, Philadelphia Bank, which, on making a deposit, was unexpectedly crossed throughout ; and in such condition I publicly exhibited it in a frame, at my (then) office in Fifth street, till I resigned. Having kept it ever since, curiosity led me, of late, to make the experiment of lime juice on its several broad crossed lines, which notwithstanding their continued impression and deep hue, completely disappeared without leaving the least trace behind. In this state I have shewn it to several friends and occasionally to strangers, some of whom not particular in point of penmanship, acknowledged the facility of their being imposed upon by it. As it happened, the teller did not soil the signatures, of course they stand as originally forged ; and this fact induces me to apprise those acting officers of their ignorance in thinking their mode of proscription sufficiently operative, for they would secure their object by not only crossing the engraving, but blotting at the same time the signatures and every written word, thereby exposing them to be destroyed if the above expedient should be resorted to. But above all, printer's ink would answer every purpose, as the lime juice does not affect it.

Beware of notes, the signatures of which are quite faded and almost imperceptible. Forgers may be apt to cover their blunders by resorting to the above artifice.

sive superiority over the old mode, the high importance of which, it is believed, no body will dispute. Thus defeated in point of imitation by transparency, as well as of altering any part of the note by acids, the only resource left to the sordid ingenuity of impostors, appears to be that of counterfeiting a note off hand, and by the direction of mere sight, in which I defy any one to succeed, conceiving his chance to be nearly equal to that of a sign-painter who would pretend to draw an exact copy from an original picture of *Reubens*.

14. I am induced to recommend the method of using glossed paper, because the note will not bear the least alteration without rendering the same perceptible, in spite of every effort to restore the uniform original lustre, and so far it may be considered as an additional security.

15. There are many writers very particular about the ink they use, and strive to have it constantly of the same quality, as if some consequential advantage could be devised from similar uniformity; hence some of them might probably entertain the opinion and think it an improvement, that each different hand required in a note by this method, should use different ink and be equally persevering in it on all occasions; but as ink of any colour or quality may be easily prepared, I can perceive no melioration and much less security from that practice. What I really conceive to be of material importance, is the rigorous exclusion from the liquid of any saccharine substance, which many are vain enough to infuse in it merely to shew a singularity in their shining epistles. A writing of the kind never dries up so as not to yield at any time an exact copy on a damp paper, by passing both through the rolling press. This is a common practice in ministerial departments, when urgent dispatches happen to be issued; but as the transcript is thereby reversed, it can only be read from the unwritten side, by holding the same to the light: this advantage, however, is denied to the forger in our case, by the peculiar colour of the paper. Even supposing, that he could by said contrivance draw a neat copy of a note, it is evident that it would be of no avail to him, unless from the first impression so obtained, he could procure a second one, which in reality would prove a perfect counterfeit. But this latter effort

would unavoidably fail, because the first impression does not in common attract sufficient substance, to impart an adequate appearance to the second, and at furthest this last would exhibit a quite faint, if not an imperceptible image of the original. Here then a touch of the pen over the whole becomes indispensable, to make it passable; but I challenge the keenest imitator to perform the task so as to give that natural form to the writing which is penned by the hand of its author. To frustrate, however, similar attempts with apparent efficacy, the use of genuine ink may safely be adopted, free from slime or dregs, in which a small dose of allum is infused, the exciccative quality of which will invalidate the effect of said artifice.

16. It is generally known that banks, by using private marks on their notes, for the purpose of ascertaining at first sight the genuineness thereof, are on all occasions the sole judges of the fact; and I remember having been once assured, that a teller after having crossed a note as counterfeited, refused to explain, even before legal authority, the satisfactory reason for so doing. By such mysterious decision, the honest proprietor of that spurious bill, has unexpectedly forfeited its amount, without being made sensible of the imposition; and on this account, suspicions have been often entertained as to the correctness of bank officers, and nothing but their apparent respectability could dispose sufferers blindly to bear their losses. But skepticism can by no means be removed from the human disposition, particularly when interest is endangered or sacrificed; hence if strict integrity really guides the transactions of banks, it is to be regretted that the community is entirely ignorant of it by not being apprised of the private marks above noticed. To render, therefore, this point quite plain and satisfactory, not only to quiet public opinion but at the same time to justify the decision of banks on the eventual discovery of counterfeited paper, the usual practice of persons laudably exact in their records is earnestly recommended, which consists in having all the notes prepared in a book and separating each from the margin, by cutting its central length in a straight or curved line (e), as alrea-

(e) It is unknown to the author, whether banks use similar precaution; at any rate, the notes in circulation do not evince it.

dy offered to view. If the same is any way written or cyphered in a large current hand, the impossibility of that part being forged, is self evident. Besides, the interior side remaining in the bank as the original and touchstone of legitimacy, can by its date, number, amount, &c. be promptly recurred to on any occurrence, to establish the fact ; while on the other hand, those officers may continue their secret marks, without the necessity or requisition of divulging the same. This method, if regularly pursued, must necessarily be pleasing to both the banks and the public, standing at the same time as a faithful record to the former, which on a short inspection will exhibit the number and importance of notes, within and without the office, or otherwise destroyed. The suggestion of causing said margin and top-line with the number and amount to be written by a trusty clerk, is supported by the consideration, that the variety of hands increases the difficulty of forgery, and this preparation of the note saves to the acting officers an additional trouble.

17. In order to test the influence and efficacy of this system, in placing its reliance on plain hand writing, we must bear in mind what has been already proved in regard to engraving, and extend a little further the analysis of the same.

18. The work of an engraver runs generally on a prescribed routine, exhibiting at first view all its difficulties without fear of interruption ; of course the operator who can do any part, will not fail to complete the remainder of the work. But this is far from being the case with penmanship, which requires abilities, practice and boldness rarely possessed, and frequently inadequate to the task. By simply considering the rule, that *four include three, and not three contain four*, we are compelled to calculate and acknowledge, that a forger must habitually write a handsomer hand than that which he undertakes to counterfeit. This indispensable requisite is further proved by the difficulty, almost impossibility a person encounters in attempting to write a neat regular sentence, who is accustomed to scribble. A superior dexterity of the kind is not, however, necessary to an engraver, because although he may write his name quite awkwardly, as I often witnessed, still he will engrave on a copper plate, any writing in the most elegant style. I appeal

to experience for the accuracy of this fact, which fully authorizes the inference, that the neater is the signature and flourish of a writer, the greater the difficulty of its falsification (f.) These last observations point out an additional advantage and facility on the part of the engraver, not possessed by the writer. as the burine of the former is more steady in its operation than the pen of the latter.

19. While forgery has become a profession, and our industrious Canadian neighbours do not disguise their studies and manufactories in that line, it is a fact that bare checks have rarely been counterfeited within the United States, and then it was ascertained, that none were prompted to the trick but persons conversant with the affairs, and long acquainted with the hand writing of the lawful drawer. This shews, that time, exercise and perseverance are indispensable to the artifice of the criminal, though seldom has he escaped immediate detection and arrest. If then for one single signature so many repeated efforts are necessary to approach its similarity ; what insurmountable difficulties must discourage those who would madly attempt to forge four or six additional signatures of different persons ? Moreover, if by the uniformity with which a man generally signs his name, and the few letters of which it is composed, we may suppose a forgery to be consummated through the practice and attention above required ; what will not be the obstacles in counterfeiting a whole line of writing by the same hand, composed of different letters and words, though uniform with those of its signature ? Here then, the field of a forger's undertaking is evidently too extensive, diversified, and complicated to expect, that his keenest attention to all its parts may command a minute and complete knowledge of the whole, so as to promise to himself an exact survey and draught of the same. I feel confident, therefore, that any person possessing a tolerable knowledge of penmanship, and who takes into proper consideration the general remarks just offered on the subject, will lean

(f) those who think and pretend to say, that an intricate rough signature is less exposed to be forged than a plain intelligible one, are under an illusion. Let a portrait-painter be consulted, and I trust he will acknowledge, that beauty having no *remarkable leading* features, it is far more difficult to seize the resemblance of a handsome female, than that of a homely farmer.

to the opinion, that it is utterly impossible for a man completely to succeed in the last performance alluded to. It may be urged, that the deficiency of a single individual may be supplied by the co-operation of another, and that a combination of forgers may easily execute the work in all its varieties. In the first place, the criminalness of the avocation will naturally impose a stern reserve on its professor. Sensible of his risk, he becomes extremely careful of number one. He knows, that if even arraigned by the strongest suspicion, no state evidence or sufficient proof can convict him, as long as he preserves his insulated standing; and as nothing can better secure his own safety than by closely secluding his abilities, it is quite natural for him to conceal them with the utmost artifice and cunning. These considerations, together with the paucity of able forgers, must prevent, or at least greatly protract the formation of any such gang. But let us suppose their installation to take place, ¿ will their success prove less doubtful? I think not. Criminal men though equally malicious, are not equally qualified for the task they assume. They cannot muster the same elasticity of nerve, regularity of pulse, and flexibility of fingers; of course they are more or less deficient in point of steadiness, dexterity and boldness. A. may perform his task with apparent neatness, while B. will commit a blunder and spoil the whole: at any rate, from the respective works of said coadjutors, must in all probability arise such difference somewhere, as to expose the forgery to easy detection, which plainly announces the precariousness of their undertakings. Independent of this incongruity, sharpers of this stamp are not equally cautious in their conduct. Guilt, as it commonly happens, betrays their vigilance, and soon or late hurries them to their deserved doom. Upon one being apprehended, the partners are usually denounced, and the association is instantly secured if not dispersed. This last observation further demonstrates the improbability, or at least great difficulty of the supposed confederacy being formed; and if we must again limit our fears to the artifice of a single penman, I venture to say, that by the ordinary course of nature, rare indeed is the existence of a forger, capable alone of frustrating the object of this new system.

20. By a reference to the contents of (§ 13), we are reminded that a forger of a hand writing, is by this plan deprived of any leading mark or guide that might favour his attempt; if therefore, we could do the same in regard to engraving by invalidating its peculiar means, we would then reduce both forgers to the same chance as to performance, that is to say, the penman and engraver would be obliged to carry on their designs through mere sight and dexterity. But the impossibility of the latter counterfeiting exactly a copper plate in this precarious manner, is self evident; of course we must allow the same to be the case in point of forging a hand writing. On the other hand, it has been noticed and demonstrated already, that the art of engraving possessed, by fixed mechanical rules, uncontrollable expedients to identify itself (§ 6); consequently a copper plate cannot only be forged with ease, but no power can deprive the forger of said facility. This fact being established, it evidently proves that the vignette, ornaments, and form of a bank note, though greatly imposing by their appearance, are easier forged than a natural hand writing; and vice versa, that the forgery of a plain hand writing is, in every respect, more difficult than that of the engraving; and whereas the present new method is founded exclusively upon this principle, consequently its correctness and solidity is thus fully proved to the most incredulous logician.

21. Safety is the animating principle of human transactions, and trade in particular cannot be encouraged without it. The mutual trust daily witnessed in commercial dealings, is a gratuitous allowance founded on the strong belief of the trader's honesty. It is this belief which multiplies negotiations, under the general acceptation of *bona fide*; still by being frequently abused, we must infer that all contracts, even the most explicit and fair, are constantly exposed to risk and litigation; therefore notwithstanding our confidence, it is in reality nothing more than a *nominal* security. This fact will lead us to conceive, that whatever may contribute to render the safety of commerce less precarious, must be considered as an advancement towards national prosperity. To promote this object, it

is proposed to introduce the custom of preferring ostensible responsibility, to verbal promise or acceptance. A sort of national indifference seems to have hitherto prevented our citizens from the practice of transferring paper money with endorsement. Bank notes generally pass among them, without the signature of the transferring possessor being required, and if the paper meets occasionally with doubts, a simple assurance by the person who offers it, appears sufficient; hence by the frequency of such promises given and received, names are soon forgotten, and spurious currency gets into circulation without the possibility of ascertaining where their intrusion proceeds from. I often remarked that, notwithstanding this evident risk, the requisition of the offerer's signature on the note, was considered illiberal and indecorous (g), still nothing is more common to be seen than in foreign bills of exchange which, during their fixed periods, will travel through the hands of several bankers and merchants of different regions. The antiquity, and steadiness of this usage sufficiently prove the general benefit and security, which lawful trade derives from it. It is, therefore, to be regretted that prejudice, if not indolence, should have hitherto precluded an impartial and calm consideration of this practice, in which no great impropriety can indeed be perceived, than what could be strictly argued from demanding a receipt on a full payment of a debt.

22. To form a plain idea of this plan, it is sufficient to consider, that when A receives from the Bank a new note issued as proposed (§ 5), he will not hesitate, in transferring it to B, to warrant with his signature the genuineness thereof. On the face of this precedent, B will do the same to C, and so on till the note having acquired several known firms in addition to its respectable drawers, will command its accredited circulation. I sincerely believe that these remarks will suffice to shew that, by thus establish-

(g) In consequence of the counterfeited bank note palmed on me, as already noticed in quotation (d), and my responsibility to the department for the legal fees I occasionally received, while acting as *health officer*, I was compelled for my own safety to demand an endorsement of notes, the genuineness of which appeared doubtful; and I recollect, that great repugnance and clamour preceded the compliance with that requisition. Nay, some high-minded merchants, still living and whose names repose under a charitable desk, pompously threatened my immediate removal from office on that very account, but their vociferations passed off with the transient wind.

ing mutual responsibility, the safety of commercial transactions will cease to be nominal as heretofore, the credit of paper currency unabused, and the detection of forgers more easily traced (h).

23. Some may probably adduce the inconvenience of writing endorsements on every transient bargain, as many possessors are unaccustomed to sign their names or even ignorant of it : but these objections will vanish by considering, that if a payment is made in a store, pen and ink are not scarce articles in such places, and if offered in an open street, it is not prudent for any person to receive a note from a stranger, unless its authenticity sanctions it. If so, there can be no imposition, and upon this principle, persons who can not or decline to write their endorsement, may be dispensed therewith, particularly if by their standing, no consequence can be attached to their signature. See (§ 4), specif. VII.

24. Agreeably to a former notice (*quot. a*), the following is the number of signatures, in addition to that of the endorser, which are deemed adequate to establish the currency of a Bank note :

To the denomination of Five Dollars, One Director.

<i>ditto</i>	<i>Ten</i>	<i>,, Two</i>	<i>do.</i>
<i>ditto</i>	<i>Twenty</i>	<i>,, Three</i>	<i>do.</i>
<i>higher ditto</i>		<i>,, four</i>	<i>do.</i>

It is thought advisable, that the Directors thus introduced to public notice, should be invariably continued as long as convenient to the Institution, to render their signatures permanently familiar to the community. A beneficial effect might also be expected from exhibiting the complete forms of notes in a frame within the Bank, as a general standard for occasional information. To extend in other places or states the currency of notes bearing endorsements of local credit in our, the Chamber of Commerce, might mediate with their certificate, particularly on consequential remittances ; which would, in my opinion, frame the reci-

(h) It is evident, that by the endorsements on a note, the possessor or last signer must answer for all the preceding ones ; and, upon a prosecution, he cannot be discharged unless any of his previous endorsers personally assumes the same responsibility. The latter proceeds in like manner with his antecessors, and by this method, the person who acknowledges his own signature, and cannot prove that of any of the rest, becomes answerable for all the consequences.

procal credit of similar useful Institutions, and promote the security of commerce.

25. Having endeavoured, as far as my penetration could extend, to place under public consideration all that was thought interesting to this subject, unconscious of any material objection militating against the same, I am strongly induced to believe, that if an efficient antidote exists against forgery, it must proceed from no other meth odthan that of issuing Bank notes, in the natural current hand-writing. I do not presume to warrant, that this proposed substitute will deter unprincipled wretches from continuing their nefarious profession. As long as human disposition will be susceptible of malice and vice, it is quite vain to expect it. The most rigorous law may threaten and punish, but never prevent the perpetration of crimes, particularly the one in question (i). The world abounds everywhere with desperate wretches, whose wantonness and dangerous schemes will, at all times, brave the just resentment of society. It is, however, unimportant to our case, whether the number of daring impostors will increase or diminish. The direct question is ; wheter they will succeed in future as they did for the past ? and thereupon I confidently anticipate, that all their attempts will finally prove abortive. Whatever therefore be their efforts, common sense forbids that they should be considered as an evidence of a defective system, or in other words, that the plan actually suggested will be inva-

(i) Forgery is an unpardonable crime, characterized by idleness, avarice and treachery. In Europe, as far as I know, it is expiated by death, but I never approved of the bloody Code in inflicting such punishment on this or any other high crime, having in one of my former Works, entitled **CAPITAL PUNISHMENT** fully *proved*, that the destruction of the criminal is repugnant to humanity, strict justice and the very interest of society. Without materially disabling the convict, I have stated in the **REPUBLICAN PENAL CODE** (additional treatise to the above production) the following punishment on a forger. “ On his first offence being proved and declared, he shall, by judicial sentence, suffer within four and twenty hours the amputation of the two extreme joints of the fore and one of the middle fingers of his right hand, the palm of which shall be branded with letter F, to discriminate him from persons who might accidentally lose those articulations; and shall be immediately set at liberty for an opportunity to correct his conduct, being previously apprised of what he must expect, if refractory. If again convicted in the same or any other place, the brand on his hand will subject him to have the same inflicted on his right cheek, and condemned to public hard labour during the period of fifty one years without remission.

lidated by forgers. I have demonstrated the chimerical reliance that is placed in the elaborate engravings of notes (§ 9), shewing that it is far easier to forge them than a written form (§ 18), which as far as a sober calculation can extend, evinces the impossibility of a penman identifying, without detection, the peculiar hand-writings and signatures of different persons, jointly devoted in framing paper money on this plan. These fundamental points have been conclusively proved with sound reasonings and forcible logical arguments (§ 20), they can bear, therefore, a strict scrutiny, and appear on that account to deserve the consideration of all whom they may concern. Upon the whole, I have bestowed my best attention to the present subject for the benefit of society. All my views were steadily directed to that end, and my belief of their usefulness remains unabated. If all men should reason, public opinion would approach the chance of unanimity. For my own part, uninclined to stem the current of prejudice, I feel satisfied with having proved my essential proposition; of course I frankly assure the reader of my total indifference, whether a fair experiment of these proposals will shortly take place, or be deferred till mankind will become more sedate and enlightened by the experience of some thousand centuries to come.

I venture to fortell, that some scribblers will have somethings to say against this publication, not because they can refute it, but because this topick, being thought popular and of an extensive circulation, they aim at making of their lucubrations a *penny-job* under its waisting influence. I know from old repeated tricks of the kind, how the wind blows among the geniusses of this side of the Atlantic, particularly those of our garrets. This long experience will induce me not to waste my time in noticing occasional strictures, unless by sober reasoning they should excite my attention. The Public, therefore, may take it for granted, that, having no press of my own, any provocation reared on loquacity rather than common sense, will be *rated below par*, if unnoticed within ten days at furthest from its appearance.

JAMES PH. PUGLIA.

Philadelphia, June, 1822.

ADVERTISEMENT.

Three score and two years have already elapsed, since I was ushered into life; the close, therefore, of my earthly career seems not far distant, and indeed I am not concerned about it. Under these circumstances, I cannot but perceive the strong probability of this being the last opportunity afforded me, for partly remarking on some facts, which if divulged before, plagiarism would have been less incautious. I allude to some of my works, which *anonymously* appeared in print and manuscript many years ago, and which I now claim as my offspring, for the notice of North, as I did last year in the Spanish language, for that of South America. As to their merits, I leave others to judge in the manner most suitable to their taste and capacity. For my own part, having on every occasion fully weighed the subject I undertook to treat upon, I never adopted the custom of amending or altering, and much less retracting my sentiments. They lay before the public, and will stand as long as impartiality will endure. If they have been productive from their utility, such an advantage has been exclusively enjoyed by others, particularly by certain printers, who, at all times, have most unmercifully imposed on me: but some recently have exceeded all bounds, even the wide limits of their predecessors, in point of imbecility, pedantry, overbearing arrogance, and griping avarice. For this reason I have acquired foresight from the past, conducted by firmness from the consciousness of integrity.

If I have been unfortunate with my publishers, my fate has not been less severe in other respects, in consequence of my writings. To give some idea of the sad story, pristine instances must be called into notice. Precipitated from my respectable standing as a wealthy merchant in the city of Cadiz, I was literally robbed and totally ruined by that government and clergy in 1787. Instead of joining my brother, Peter James Puglia, Doctor of Medicine in Mexico, as frequently urged, I preferred in 1790, coming to this land of liberty, with the avowed purpose of exposing the sceptre of despotism to the world, and par-

ticularly to the South American Colonies. In 1794 I published the Spanish work, entitled *El Desengaño del Hombre, Man undeceived*, the object of which has been these late years fully accomplished (a). It was the first Spanish production printed in this city, and the first also that declared open war against the tyrant of Spain and the Inquisition (b). With diplomatic solemnity my person was demanded of the Federal Republic, by the Spanish monarch, and finally refused (c). That infernal caucus, then styled by the figure antonomasia, the HOLY OFFICE, being thus disappointed in the anxious expectation of celebrating on my individual the usual AUTO DE FE, fulminated against me the grand excommunication, which was proclaimed from all the pulpits of that monarchy, by its monkish preachers and such like clerical impostors. Nay ! those hypocritical ministers of the gospel, solemnly promised, in the name of His Catholic Majesty, thousands of dollars for my person dead or alive, calling upon all orthodox christians, anxious for a peremptory passport to Paradise, to exterminate the sacrilegious monster. But in spite of their anathemas, I have all along weathered the storm, which has almost breathed its last, with the additional satisfaction of beholding all my efforts crowned with success, and myself enabled to comment on my prophecies.

On the 25th of April 1821, I sent to *Mr. Alvaro Flores de Estrada* of Madrid, member of the Spanish Cortes, my memorial with a minute *exposition* of facts, demanding from that regenerated government that justice, which for upwards of thirty-

(a) I appeal, without vanity, to the *conclusion* of the above work (§ 6), to evince the most *clear literal* prophecy of what has lately taken place in South America. I positively asserted, that a political redeemer would appear among them, who, possessing the requisites therein described, would soon break their chains and make them free. By comparing said contents with the heroic deeds of that immortal founder of Spanish American Liberty, SIMON BOLIVAR ; who can hesitate in pointing him out, though a *minor* at the time, as the saviour of his country then announced by me ?

(b) Never did the Spanish nation profess a more exemplary submission to both king and priestcraft, than at the above epoch.

(c) My correspondence with the honourable John Quincy Adams, secretary of state of the United States, during the summer of 1820, fully corroborates this occurrence.

five years is due to me (*d*). No doubt exists as to the papers having been received, while no notice was ever taken of them. I firmly believed that by the constitutional change of political circumstances, the haughty stubborn character of that nation would have altered for the better, but I was egregiously mistaken; for, it appears quite evident, that shame, avarice and intrigue influenced the new government to turn a deaf ear to my complaints. It is sufficient among the superstitious Castilians, that a man be excommunicated, to forfeit, *ipso facto*, the indefeasible natural rights to life, property, liberty and justice. Their religion dispenses with those inherent blessings as pretended infractions on the ancient order of things, and nothing but power and force can awe them into national probity. If the heretical nation of North America had not shewn of late her energy, she would not have been paid with the Floridas, and the twenty years discussion and demand of her losses, would have swelled up to such a degree in the womb of Time, as almost to swallow the immense ocean of eternity.

Nor has the Spanish government limited its inexorable persecution to what I have noticed. Deprived of the correspondence of my brother already mentioned, he died a few years ago in opulent circumstances, proprietor of precious mines in the *Real de Catorce* sixty leagues distant from the city of Mexico. How his wealth and estate have been disposed of, is still an enigma to me and my relations in Genoa, Trieste and Switzerland. None of us have ever received a particle of his property, nor even an account of his inheritance. I have made every inquiry, but as before stated, a man blasted with excommunication cannot be heard. ; Can this be called justice, equity, humanity, morality, religion, christianity, catholicism, ? ; is it not a poli-

(*d*) The above exposition is the faithful history of the facts, which preceded the extraordinary catastrophe of 1787, shewing at the same time the Spanish records thereof. A forcible inference from said document, establishes my loss of a capital, which, by the mere compound interest of thirty-five years, actually amounts to a larger sum than one hundred and fifty thousand dollars, which I recollect to have stated to Mr. secretary Adams, in my letter of May 27th, 1820. Were I now placed in possession of what is justly due to me, my existence would become more useful to my fellow beings.

tical blasphemy to honour the plundering system of Spain, with the name of government? ; will Posterity approve of such robbery? (e).

For my own part, I solemnly declare that the righteousness of my cause, and not the desire of riches, prompts me thus to expose before the impartial World the injustice of that Nation. Covetousness never entered my heart, particularly since my fatal ruin in 1787. Poor and unfortunate, I have all along relied on a kind Providence by my honest industry. Careful in not creating wants, little satisfies me, and I only feel the smart of my reduced circumstances whenever I behold virtue in distress without the means of relieving it. Long accustomed to dangers, I now dispise them ; and openly brave the resentment of unmasked tyranny and hypocrisy.

From the supposition of the present being the last of my publications, I do not deem it improper, upon reviewing my past periods of life, to unfold with freedom and candour the opinion which the experience of this world has persuaded me to adopt, and in so doing, I shall confine my sentiments to what I know to be strictly correct, without fear of refutation.

The sole and constant object of all my works, has been the instruction and benefit of mankind. They owe me nothing on that account, having assumed the task as a duty in my passage through life. Whatever be my literary reputation, I reared it on my own ground, without intruding on that of others. Satisfied with my own opinion, let others enjoy theirs, whether coincident or discordant. I never sought the regard of my friends by dissimulation, nor courted popularity by art or intrigue. Truth was ever the guide of my actions, yet having seldom

(e) Politics interwoven with religion cannot possibly maintain the durability of the texture; hence it follows, that any government bending the knee to the authority of ecclesiastical domination, or controled by the usage of religious interference, can never prosper in its political career. Old Spain confirms the truth of this observation, and presents an awful yet exemplary instance of decline amidst the Nations of Europe. Many years can not pass away before she will behold, in humiliating perspective, on the circuitous line of her peninsular extent, the lessening limits of monarchical jurisdiction ; if not finally reduced to a speck in our orizon, fading on the view, and shrinking, like ancient Poland, from the proud name of nation.

Kind reader ! strange tho' passing strange, as it may *now* appear to you, recollect this *seemingly extravagant prediction*.

doubted the integrity of others, I have been many times most cruelly imposed upon. Respectful to the laws, and affectionate to the Country which protects me, I strenuously endeavour to fulfil my social duties. All religions command my respect, though many of their tenets, mysteries and forms do not meet with my acquiescence. Pleasing, indeed, would it be to me if I had no enemies, but no man and particularly a Writer, can expect such an exemption; I bear of course their opposition with patience, and find within myself that justice which they occasionally deny me.

Upon viewing my own existence with that rational light, which sometimes springs above the level of its mortal sphere, I cannot but appeal to the stubborn fact, that I was ushered into this sublunary World without my knowledge and consent; of course I had no choice in the vicissitudes through which I passed, and as all my adversities were the concurrent results of my birth, the justice of their infliction is attributable to an existence, which it was out of my power to prevent. I wish my reflecting mind had been so modified as to be less affected by this severe dispensation, and yielding to a fate thus mysteriously decreed, I am led to conceive, that it is the system of Nature often to bestow upon organic bodies a prodigal share of sensibility, merely to sharpen their feelings in the conflict of a wretched existence. At any rate, had I witnessed Mankind pursuing the sacred rules and practice of Morality, by revering truth, rewarding virtue, maintaining justice, encouraging talents and assisting indigence, my chagrin through life would have experienced some consolation: but Alas! the opposite scene continually disgusted me. Since my early years, I was doomed to view a World involved in unceasing convulsions, usurpations and wars. I have seen criminals happy, baseness successful, wealth adored, imposture exalted, merit disregarded and lewdness fashionable, while the mantles of superstition, and hypocrisy alternately covered and sanctified the whole. ; Can the departure from so corrupt a theatre be attended with any regret? ; None indeed, at least to the just and virtuous! The end of my days will remove the shocking perspective from my sight, by my return to perfect rest. Death so terrible to guilty affluence and vile ambition, wears a mild as-

pect to the calm and honest philosopher, accustomed to commiserate and drop a tear over the frailties of his species. After having borne with resignation his full share of afflictions, and conscious that he did not deserve so large a portion, no gloomy apprehensions agonize his expiring moments.

To close this advertisement, I now proceed to the enumeration of the Works I published at different periods, and those which are intended for publication at a future time (f). The former being known, conjecture alone favours the latter; and while I respectfully call the reader's attention to the whole of those productions, I tender him at the same time my most affectionate farewell.

EL DESENGAÑO DEL HOMBRE.

(*Man Undeceived.*)

Under my *real* name.

From the press of *Francis Bailey*, Philadelphia Edit. 12°. 1794.

THE FEDERAL POLITICIAN.

under my *real* name.

From the same press,

do. Edit. 8°. 1795.

(f) My Will is completely prepared for any occurrence. Though no real estate engrosses its contents; the most important object of the same is the disposal of the MSS. I propose to leave. I bequeath them to my beloved wife, heirs, successors, &c. under twelve peremptory orders, the most prominent of which, are All my unpublished works and memoirs, laying in a well-conditioned portable trunk, locked and sealed, shall be preserved in a place of security. The sale of said trunk, at a *fixed, unalterable* price, shall be advertised, and if within one year and one day after my decease it is not bought and paid for, it shall be *effectually* burnt. My said orders are so arranged as to compel their strictest execution.

THE BLUE SHOP,

Or humorous observations on the life and adventures of Peter Porcupine (the well known William Cobbett)

by James Quicksilver,

From the press of Moreau de St. Mery, Philad. pamph.

Edit. 8°.

Augt. 1796.

THE POLITICAL MASSACRE,

Or unexpected observations on the writings of our present scribblers against PETER PORCUPINE.

by James Quicksilver,

from the same press. Philad. Edit. pamph. 8°. Sept. 1796.

INQUIRY

Into the ORIGINAL CAUSE of the MEASLES, their symptoms, progress and treatment ; with two NEW METHODS for their INNOCULATION.

1805.

not published.

This Work of 48 written fol°. pages being finished in February, I sent a copy of it with a respectful address, dated Harrisburgh Penn'a. 28. said month, to *Doctor Charles Caldwell*, then Vice-President of our Medical Society, requesting him to place the same under the consideration of that body. Though strictly adhering to the *old* systematical Theory, the independent arguments of the *new*, could not but inspire some kind of respect in the candid mind of the Dr. ; and I regret that his polite letter to me on the subject, dated April 15th. following, is rather too lengthy for insertion. I shall only observe,

that the abovementioned scientific Assembly could not, in the course of three years consultation, form and express an opinion thereon.

THE EMBARGO,

by ME.

A Comedy in three Acts on that eventual seclusion of American Commerce, dedicated in MS to the federal Mentor, THOMAS JEFFERSON, then President of the United-States,

1808.

Not published.

THE COMPLETE DISAPPOINTMENT,

Or a curious touch at modern times,

A Comedy in three Acts, dedicated in MS. to SIMON SNYDER, then Governor of the State of Pennsylvania. 1808.

Not published.

THE MERRY TRAGEDY,

Or the Father Assassin of his son, through mistake,

in three Acts,

1810.

English Original without Copy.

CAPITAL PUNISHMENT,

Or a demonstration of the national injustice and impolicy of taking the life of a Criminal.

by ME.

This work is divided into two parts, and was originally published in periodical essays, during the years 1809, 10, and 11.

in the Democratic Press, edited by our worthy citizen and sound politician, Col. John Binns. The first part exhibits the full proof of the subject, by simple morality and incontrovertible logical arguments : and the second establishes the theorem upon the principles of the Christian religion, after a critical review of the *Mosaic, Persian, Chinese, and Mussulman Codes*. At the conclusion of said periodical publication, in February 1811, all the essays were collected, corrected, and prepared for a neat octavo edition, and subscriptions solicited to that effect, with the proposals of annexing thereto *The Republican Penal Code*, then and now *unpublished*, but the support being found inadequate, the whole remains at present in *statu quo*, without depreciation.

MORAL CRITERION,

Or periodical Discourses on the system of REASON, as anterior to, and independent of Religion in general, calculated to perfect the honest and reform the wicked.

English Original without Copy.

EL DERECHO DEL HOMBRE.

Translation into spanish, of THOMAS PAINE's Rights of Man, under my real name.

From the press of Mathew Carey and Sons, Philad. Edit. 12^o.

July, 1821.

SISTEMA POLÍTICO-MORAL.

(My POLITICO-MORAL SYSTEM)

with the translation of Volney's *NATURAL LAW*, from the French into Spanish.

From the same press,

do. Edit. 12^o.

Dec. 1821.

NOTAS DEL TIEMPO.

(MEMOIRS OF THE TIME)

Spanish Original without copy.

REGISTER of my correspondence upon distinct subjects, different languages and various Characters, among whom are Edmond C. Genet (g), Joseph Buonaparte (h), John Quincy Adams (i), &c. &c. &c. It contains also my late memorial and exposition to the Cortes of Spain.

Philadelphia Sept. 1822.

JAMES PH. PUGLIA.

(g) This truly respectable citizen, was the first ambassador of the French Republic to our Federal Government in 1793, and the decided patron of my first Spanish Publication. On being superseded, he retired and settled in the State of New-York, where he is still living and exercising, like a benevolent philosopher, the virtues of humanity. With this feeble tribute of my respect, I fling over his venerable years and distinguished merit, the veil of my unfeigned admiration.

(h) Formerly the intrusive king of Naples and Spain. A recent *unexpected* occurrence suppressing all observation, permits me for the present to announce the highly probable Publication of all my letters to him and his friends, during and subsequent to the year 1820, which will exhibit the *identical* character of this singular speculator. It is calculated, that the complete translation of the same, with relative remarks, in both the English and French languages, will form a volume of upwards of one hundred and fifty pages octavo. The subject will be found *interesting*, and no pains spared to facilitate the probability.

(i) Son of the late President John Adams, still secretary of state of the United States.

END.



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